

<i>SERFF Tracking Number:</i>	<i>EMCN-126655950</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>EMC National Life Company</i>	<i>State Tracking Number:</i>	<i>45861</i>
<i>Company Tracking Number:</i>	<i>ELR007 & ELR008</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>Term to Term Conversion Riders</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: EMC National Life Company

Product Name: Term to Term Conversion
Riders

TOI: L04I Individual Life - Term

Sub-TOI: L04I.500 Other

Filing Type: Form

SERFF Tr Num: EMCN-126655950 State: Arkansas

SERFF Status: Closed-Approved-
Closed

Co Tr Num: ELR007 & ELR008

Author: Michele Johnson

Date Submitted: 06/03/2010

State Tr Num: 45861

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 06/14/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/14/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 06/03/2010

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/14/2010

Created By: Michele Johnson

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Michele Johnson

Filing Description:

Enclosed for your consideration are two Term to Term Conversion Riders ELR007 (6-10) and ELR008 (6-10) that will be offered with Renewable Term Life Insurance to 95 Policy form LP240 (4-07), which was approved by your department on April 16, 2007. We intend to offer these riders in all states in which this policy form is approved.

The Term to Term Conversion Rider ELR007 will allow the insured to convert to a new term policy without evidence of insurability at the end of the original level term period. The Additional Insured Benefit Rider with Term to Term Conversion Benefit ELR008 will allow an insured to be added to the policy with this same benefit for the additional insured.

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Filing Company:	EMC National Life Company	State Tracking Number:	45861
Company Tracking Number:	ELR007 & ELR008		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.500 Other
Product Name:	Term to Term Conversion Riders		
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This submission contains no unusual or possibly controversial items which may deviate from normal company or industry standards. They are new forms and they will not replace any existing forms.

Your prompt consideration will be greatly appreciated. Should you have any questions or comments, please feel to contact me at your convenience at 515-237-2146.

Company and Contact

Filing Contact Information

Michele Johnson, Actuarial Analyst	mjohnson@emcnl.com
4095 NW Urbandale Dr.	515-237-2146 [Phone]
Urbandale, IA 50322	515-237-2281 [FAX]

Filing Company Information

EMC National Life Company	CoCode: 62928	State of Domicile: Iowa
4095 NW Urbandale Drive	Group Code:	Company Type: L and Health
Urbandale, IA 50322-7914	Group Name:	State ID Number:
(515) 645-4000 ext. 4094[Phone]	FEIN Number: 42-0868851	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$50 per rider, filed separately from policy
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EMC National Life Company	\$100.00	06/03/2010	36969399

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/14/2010	06/14/2010

<i>SERFF Tracking Number:</i>	<i>EMCN-126655950</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 06/14/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	EMCN-126655950	State:	Arkansas
Filing Company:	EMC National Life Company	State Tracking Number:	45861
Company Tracking Number:	ELR007 & ELR008		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.500 Other
Product Name:	Term to Term Conversion Riders		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Certificate of Compliance		Yes
Form	Term to Term Conversion Rider		Yes
Form	Additional Insured Benefit Rider with Term to Term Conversion		Yes

SERFF Tracking Number: EMCN-126655950 State: Arkansas

Filing Company: EMC National Life Company State Tracking Number: 45861

Company Tracking Number: ELR007 & ELR008

TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other

Product Name: Term to Term Conversion Riders

Project Name/Number: /

Form Schedule

Lead Form Number: ELR007 & ELR008

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ELR007 (6-10)	Policy/Cont Term to Term ract/Fratern Conversion Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		69.000	ELR007(6-10).pdf
	ELR008 (6-10)	Policy/Cont Additional Insured ract/Fratern Benefit Rider with al Term to Term Certificate: Conversion Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54.000	ELR008(6-10).pdf

EMC NATIONAL LIFE COMPANY

TERM TO TERM CONVERSION RIDER

When we use the term “We,” “Us,” “Our” or “Company,” we mean EMC National Life Company. When we use the term “You” or “Your,” we mean the Owner. When we use the term “Insured,” we mean the person named on page 3 of the Policy. The Owner may or may not be the Insured.

I. CONVERSION BENEFIT

A. CONVERSION PROVISION

The Policy may be converted, without evidence that the Insured is insurable at time of conversion, for a new term insurance policy on the life of the Insured, subject to the following:

1. The Policy is in force with no premium in default;
2. You request the conversion by completing an Application for the new Policy within 60 days prior to the end of the level term period specified on page 3 of the Policy;
3. You request one of the level term periods available for the new Policy that is less than or equal to the initial level term period specified on page 3 of the Policy;
4. Payment of the first premium for the new Policy must be made prior to the conversion date;
5. The new Policy will take effect only if the Insured is living on the conversion date; and
6. Coverage under the Policy will terminate when coverage under the new Policy begins.

B. CHARACTERISTICS OF THE NEW POLICY

The following provisions apply to the new Policy:

1. The new Policy will be a term insurance plan as designated by the Company on the date of issue of the new Policy;
2. The amount of insurance on the new Policy must be less than or equal to the amount of insurance in force at the end of the level term period specified on page 3 of the Policy;
3. The date of issue will be the date of conversion which will be the end of the level term period specified on page 3 of the Policy;
4. The new Policy will be issued at the Insured’s attained age on the conversion date. The premium rates for the new Policy will be the rates then in use for the new plan of insurance at the Insured’s attained age; and
5. The new Policy will be issued under a premium class that is most similar to the premium class under the Policy.

C. AVAILABILITY OF RIDERS

This Rider and all other Riders will be issued with the new Policy only with the consent of the Company and subject to the Company’s rules in effect at the date the new Policy is issued.

II. EXPIRY DATE

This Rider will expire at the end of the level term period specified on page 3 of the Policy.

III. PREMIUM

The premium for this Rider is specified on page 3 of the Policy.

IV. TERMINATION

This Rider will terminate on the earliest of the following:

1. If the premium for this Rider or for the Policy is not paid before the end of the grace period stated in the Policy;
2. The date the Policy terminates;
3. At the death of the Insured; or
4. The expiry date.

This Rider can be cancelled at any time by the Owner, by writing to Us at Our Home Office.

V. EFFECTIVE DATE

The issue date of this Rider is the effective date of the Policy.

VI. GENERAL PROVISIONS

A. INCONTESTABILITY

We will not contest the validity of this Rider after it has been in force during the lifetime of the Insured for two years from its effective date.

B. REINSTATEMENT

This Rider may be reinstated according to the terms of the Policy. Evidence of insurability satisfactory to us may be required for the Insured.

C. CONVERTIBILITY OF RIDER

If the Policy to which this Rider is attached is converted to a permanent plan of insurance, this Rider is not convertible and will not be a part of the new Policy.

D. IMPACT ON POLICY VALUES

This Rider does not affect surrender values, loan values or other values of the Policy.

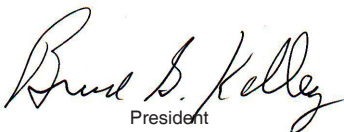
E. CONFORMITY WITH STATE STATUTES

On the date of issue of the Rider, if any provisions of this Rider are in conflict with the laws of the state in which the Owner resides on that date, then those provisions are amended to conform to the minimum requirements of such laws.

F. INTERPRETATION

This Rider is a part of the Policy to which it is attached. Unless stated otherwise, all provisions of the Policy also apply to this Rider. If there is a conflict between the terms of the Policy and the terms of this Rider, the Rider controls.

Signed for the Company at its Home Office.


President

EMC NATIONAL LIFE COMPANY

ADDITIONAL INSURED BENEFIT RIDER WITH TERM TO TERM CONVERSION BENEFIT

When we use the term “We,” “Us,” “Our” or “Company,” we mean EMC National Life Company. When we use the term “You” or “Your,” we mean the Owner. When we use the term “Insured,” we mean the person or persons named on page 3 of the Policy. The Owner may or may not be the Insured.

I. BENEFIT

While this Policy and Rider are in effect, We will pay the Additional Insured Benefit as shown on page 3 of the Policy, after We receive due proof of the Additional Insured’s Death.

II. DEFINITION OF ADDITIONAL INSURED

“Additional Insured” means each person so named in the Application for this Rider.

III. BENEFICIARY

The Additional Insured’s beneficiary will be the beneficiary named in the Application or in the most recent change of beneficiary. If no beneficiary is specifically designated for the Additional Insured, the proceeds will be paid in one sum to the Additional Insured’s spouse, if any, or if there is no such spouse, to the Additional Insured’s estate.

IV. SURVIVOR PROVISION

If the death of the Insured occurs or the Policy matures while this Rider is in effect, coverage for any Additional Insureds may continue as individual policies. The suicide and/or contestable periods will not start anew on the individual policies. If any Additional Insured dies at the same time, or within 30 days of the death of the Insured, a death benefit will be paid as if the new individual Policy had been issued. The first premiums for the new Policy will be deducted from the proceeds, if needed. Benefits for the same death will not be paid under both the Additional Insured Rider and the new individual Policy.

V. TERM TO TERM CONVERSION BENEFIT

A. CONVERSION PROVISION

An Additional Insured Benefit as shown on page 3 of the Policy may be converted, without evidence that the Additional Insured is insurable at time of conversion, for a new term insurance policy on the life of the Additional Insured, subject to the following:

1. The Policy and this Rider are in force with no premium in default;
2. You request the conversion by completing an Application for the new Policy within 60 days prior to the end of the Additional Insured’s level term period specified on page 3 of the Policy;
3. You request one of the level term periods available for the new Policy that is less than or equal to the Additional Insured’s initial level term period specified on page 3 of the Policy;
4. Payment of the first premium for the new Policy must be made prior to the conversion date;
5. The new Policy will take effect only if the Additional Insured is living on the conversion date; and
6. Coverage under this Rider will terminate when coverage under the new Policy begins.

B. CHARACTERISTICS OF THE NEW POLICY

The following provisions apply to the new Policy:

1. The new Policy will be a term insurance plan as designated by the Company on the date of issue of the new Policy;
2. The amount of insurance on the new Policy must be less than or equal to the amount of insurance in force at the end of the Additional Insured's level term period specified on page 3 of the Policy;
3. The date of issue will be the date of conversion which will be the end of the Additional Insured's level term period specified on page 3 of the Policy;
4. The new Policy will be issued at the Additional Insured's attained age on the conversion date. The premium rates for the new Policy will be the rates then in use for the new plan of insurance at the Additional Insured's attained age; and
5. The new Policy will be issued under a premium class that is most similar to the Additional Insured's premium class under the Policy.

C. AVAILABILITY OF RIDERS

This Rider and all other Riders will be issued with the new Policy only with the consent of the Company and subject to the Company's rules in effect at the date the new Policy is issued.

D. EXPIRY DATE OF THIS BENEFIT

This Benefit will expire at the end of an Additional Insured's level term period specified on page 3 of the Policy.

VI. RENEWAL EXCHANGE CONVERSION OPTIONS

These provisions will be the same as for the Policy. The Additional Insured's attained age applies when the provision refers to the Insured's attained age. If the Policy and Additional Insured Rider are not renewed, exchanged or converted at the same time or result in different plans of insurance, this Rider may continue under an individual Policy. The suicide and/or contestable periods will not start anew.

VII. TERMINATION

This Rider will terminate on the earliest of the following:

1. If the premium for this Rider or for the Policy to which it is attached is not paid before the end of the grace period stated in the Policy.
2. The date the Policy terminates; or age 95 of the Additional Insured (as to that Additional Insured only if there are more than one Additional Insureds covered under this Rider).
3. At the death of the Additional Insured, if only one, or of the last Additional Insured, if two or more.
4. At the death of the Insured, at which time coverage under this Rider may continue as an individual policy for any Additional Insured in accordance with Section IV, Survivor Provision.
5. The Policy matures, at which time coverage under this Rider may continue as an individual policy for any Additional Insured in accordance with Section IV, Survivor Provision.

This Rider can be cancelled at any time by the Owner, by writing to Us at Our Home Office.

VIII. PREMIUM

The premium for this Rider is shown on page 3 of the Policy.

IX. EFFECTIVE DATE

The issue date of this Rider is the effective date of the Policy. If this Rider is added after the Policy is issued, the effective date will be shown on an endorsement.

X. GENERAL PROVISIONS

A. SUICIDE

If any Additional Insured commits suicide, while sane or insane, within two years from this Additional Insured Benefit Rider's effective date (or within one year of the date this Rider was delivered in Colorado or North Dakota), Our liability will be limited to the premium paid for this Rider. This provision does not apply if the Additional Insured is a citizen of Missouri, unless we can show that the Additional Insured intended suicide when Application for this Rider was made.

B. MISSTATEMENT OF AGE

If the age of the Additional Insured has been misstated, the benefits under this Rider will be those which the premiums paid would have purchased for the correct age.

C. INCONTESTABILITY

We will not contest the validity of this Rider after it has been in force during the lifetime of the Additional Insured for two years from its effective date.

D. REINSTATEMENT

This Rider may be reinstated according to the terms of the Policy. Evidence of insurability satisfactory to us may be required for the Additional Insured.

E. CONTRACT PROVISIONS

The settlement options of the Policy are not applicable to any amount payable under this Rider. This benefit does not change the loan or nonforfeiture value of the Policy.

F. CONVERSION PROVISION

If the Policy to which this Rider is attached is converted to a permanent plan of insurance, this Rider is not convertible and will not be a part of the new Policy.

G. COMPUTATION OF VALUES

Values are computed on the basis of the appropriate mortality tables within the Commissioners' 2001 Standard Ordinary Mortality Tables. Values are computed assuming age last birthday and deaths occurring at the end of the Policy year. Interest is calculated at a rate less than or equal to the maximum required by law. Overall values are greater than or equal to the values required by law.

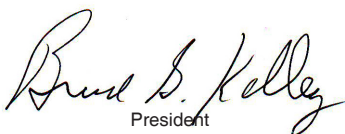
H. CONFORMITY WITH STATE STATUTES

On the date of issue of the Rider, if any provisions of this Rider are in conflict with the laws of the state in which the Owner resides on that date, then those provisions are amended to conform to the minimum requirements of such laws.

I. INTERPRETATION

This Rider is a part of the Policy to which it is attached. Unless stated otherwise, all provisions of the Policy also apply to this Rider. If there is a conflict between the terms of the Policy and the terms of this Rider, the Rider controls.

Signed for the Company at its Home Office.



President

SERFF Tracking Number:	EMCN-126655950	State:	Arkansas
Filing Company:	EMC National Life Company	State Tracking Number:	45861
Company Tracking Number:	ELR007 & ELR008		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.500 Other
Product Name:	Term to Term Conversion Riders		
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Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item:	Flesch Certification	
Comments:		
	Radability certification attached.	
Attachment:		
	AR Readability Cert.pdf	

	Item Status:	Status
		Date:
Satisfied - Item:	Certificate of Compliance	
Comments:		
	Certificate of compliance attached.	
Attachment:		
	AR Cert Comp.pdf	

READABILITY

CERTIFICATION

I certify to the best of my knowledge that the forms being filed are readable based on the factors specified in Sections 66-3251 to 66-3258 of the Arkansas Statutes. The Flesch Scores are as follows:

<u>Form Number</u>	<u>Flesch Score</u>
ELR007 (6-10)	69.0
ELR008 (6-10)	54.0



Mark C. Rowley, FSA, MAAA
Vice President, Managing Actuary

June 3, 2010

Date

STATE OF ARKANSAS
CERTIFICATE OF COMPLIANCE

I hereby certify that this submission complies with the Arkansas Rule and Regulation 19 which relates to eliminating the act of denying benefits or coverage on the basis of sex or marital status in the terms and conditions of insurance contracts or underwriting criteria, as applicable.

I hereby certify that this submission complies with the Arkansas Rule and Regulation 49 which relates to providing Life and Health Guaranty Association notices, as applicable.

I hereby certify that this submission complies with the Arkansas Statutes – Insurance Laws 23-79-138 which relates to required policy information on every policy of life insurance, accident and health insurance issued, as applicable.



Mark C. Rowley, FSA, MAAA
Vice President, Managing Actuary

June 3, 2010

Date